

FILED
2/24/22 4:50 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Roger Patterson
Tina Patterson**

Debtor(s).

)
) **Case No. 19-21533-GLT**
)
) **Chapter 13**
) Related Dkt. NO. 81

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**
On Interim Basis Solely as Adequate January 8, 2022
Protection

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$_____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
*Jefferson Hills Borough Trash CL. #30
- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
*Regional Acceptance CL. #4
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim

amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

- ☒ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
*Wilmington CL. #29
- ☐ K. Additional Terms and Conditions:
-

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.L.B.R. 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 2/24/22


United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Roger David Patterson
Tina Marie Patterson
Debtors

Case No. 19-21533-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 25, 2022

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Roger David Patterson, Tina Marie Patterson, 2049 Walton Road, Finleyville, PA 15332-1581
cr	+ Diplomat Property Manager, LLC, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, Duluth, GA 30097-8461
cr	+ USX Federal Credit Union, USX Federal Credit Union, 1293 Freedom Road, Cranberry TWP, PA 16066, UNITED STATES 16066-4955
15034008	+ AHN Emergency Group of Jefferson, LTD, PO Box 14099, Belfast, ME 04915-4034
15034009	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15034011	+ Borough of Jefferson Hills, 925 Old Clairton Road, Clairton, PA 15025-3133
15034012	+ Cane & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848
15064498	Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123
15034014	Central Cardiovascular Association, 1350 Locust Street, Suite 100, Pittsburgh, PA 15219-4738
15034017	Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
15034023	+ David J. Apothaker, Esquire, Apothaker & Associates, 1341 N. Delaware Avenue, Philadelphia, PA 19125-4300
15034024	Dental Works, 517 Clairton Boulevard, Pittsburgh, PA 15236-3809
15034029	Foundation Radiology Group, PO Box 14931, Pittsburgh, PA 15234-0931
15034032	Jack Mannheimer, M.D., 500 N. Lewis Run Road, Suite 129, West Mifflin, PA 15122-3058
15134060	+ Jefferson Hills Borough, % PA Municipal Service Co., 336 Delaware Ave, Oakmont, PA 15139-2138
15034035	+ Kevin G. McDonald, Esquire, KML Law Group, Mellon Independence Center-Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15034040	+ MRS Associates Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15034037	+ Med Express, 695 Clairton Boulevard, Pittsburgh, PA 15236-3811
15034041	Nationwide, One National Plaza, Columbus, OH 43215
15034043	Pennsylvania America Water, PO Box 371412, Pittsburgh, PA 15250-7412
15034044	+ Pittsburgh Pulmonary and Critical Care Assoc., 1200 Brooks Lane, Suite 180, Jefferson Hills, PA 15025-3769
15034045	+ Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
15075951	+ Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
15034046	+ Progressive Auto Insurance, PO Box 31260, Tampa, FL 33631-3260
15034048	+ Shashi Kumar, M.D., South Hills Gastroenterology Associates, 1200 Brooks Lane, Clairton, PA 15025-3747
15034049	+ South Hills Orthopedic Surgery, 2000 Oxford Drive #211, Bethel Park, PA 15102-1898
15034050	+ South Hills Radiology, PO Box 99, Bangor, PA 18013-0099
15034053	+ The Orthopedic Group, 800 Plaza Drive, #400, Belle Vernon, PA 15012-4019
15034054	+ U.S. Bank National Association, As Trust, for NRZ Pass-Through Trust V-B, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15034055	+ USX Federal Credit Union, 1293 Freedom Road, PO Box 1728, Cranberry Township, PA 16066-0728

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15034010	Email/Text: ebn@americollect.com	Feb 25 2022 23:30:00	Americollect, Inc., 1851 S. Alverno Road, Manitowoc, WI 54221-1566
15034016	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 25 2022 23:30:00	CMC, PO Box 16346, Pittsburgh, PA 15242-0346
15041479	+ Email/Text: documentfiling@lciinc.com	Feb 25 2022 23:29:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15034013	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2022 23:37:10	Capital One, 4851 Cox Road, Glen Allen, VA 23060-6293

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Feb 25, 2022

Form ID: pdf900

Total Noticed: 71

15034015	+ Email/Text: bankruptcy@clearviewfcu.org	Feb 25 2022 23:30:00	Clearview Federal Credit Union, 8805 University Boulevard, Coraopolis, PA 15108-4212
15034018	+ Email/Text: documentfiling@lciinc.com	Feb 25 2022 23:29:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
15034019	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 25 2022 23:29:00	Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
15034020	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 25 2022 23:30:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15034021	+ Email/Text: ccusa@ccuhome.com	Feb 25 2022 23:29:00	Credit Collections, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15034022	+ Email/PDF: creditonebknofications@resurgent.com	Feb 25 2022 23:37:08	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15034025	+ Email/Text: jstauffe_BK@ebay.com	Feb 25 2022 23:30:00	Ebay Inc., 2145 Hamilton Avenue, San Jose, CA 95125-5905
15034027	Email/Text: bankruptcy@firstenergycorp.com	Feb 25 2022 23:30:00	First Energy, 75 South Main Street, Akron, OH 44308-1890
15034026	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 25 2022 23:30:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15034028	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 25 2022 23:37:07	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
15034030	Email/Text: Bankruptcy@ICSystem.com	Feb 25 2022 23:30:00	I C Systems Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557
15034031	Email/Text: Bankruptcy@ICSystem.com	Feb 25 2022 23:30:00	IC System, 444 East Highway 96, PO Box 64378, Saint Paul, MN 55164-0378
15034033	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2022 23:30:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
15059389	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2022 23:30:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15034034	Email/Text: bankruptcy@sccompanies.com	Feb 25 2022 23:29:00	K Jordan, PO Box 2809, Monroe, WI 53566-8009
15052758	+ Email/Text: bankruptcy@sccompanies.com	Feb 25 2022 23:29:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15038249	Email/PDF: resurgentbknofications@resurgent.com	Feb 25 2022 23:37:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15044751	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 25 2022 23:37:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15052759	+ Email/Text: bankruptcy@sccompanies.com	Feb 25 2022 23:29:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15034036	+ Email/Text: bankruptcy@sccompanies.com	Feb 25 2022 23:29:00	Masseys, PO Box 2822, Monroe, WI 53566-8022
15034038	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2022 23:30:00	Midland Funding LLC, 2365 Northside Drive, #300, San Diego, CA 92108-2709
15056746	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2022 23:30:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15034039	+ Email/Text: bankruptcy@sccompanies.com	Feb 25 2022 23:30:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15034042	Email/Text: paula.tilley@nrsagency.com	Feb 25 2022 23:29:00	Nationwide Recovery, 545 Inman Street W, Cleveland, TN 37311
15063192	Email/Text: perituspendrick@perituservices.com	Feb 25 2022 23:29:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15063193	Email/Text: perituspendrick@perituservices.com		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Feb 25, 2022

Form ID: pdf900

Total Noticed: 71

		Feb 25 2022 23:29:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15060918	+ Email/Text: csc.bankruptcy@amwater.com	Feb 25 2022 23:30:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
15056879	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2022 23:30:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15034047	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 25 2022 23:37:04	Regional Acceptance, 4770 Duke Drive, Suite 203, Mason, OH 45040-9010
15040670	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 25 2022 23:37:04	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
15034051	Email/Text: bankruptcy@sccompanies.com	Feb 25 2022 23:29:00	Stoneberry, PO Box 2820, Monroe, WI 53566-8020
15052757	+ Email/Text: bankruptcy@sccompanies.com	Feb 25 2022 23:29:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15034052	+ Email/Text: bankruptcy@sccompanies.com	Feb 25 2022 23:30:00	Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
15070679	Email/PDF: ebn_ais@aisinfo.com	Feb 25 2022 23:37:08	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15034056	+ Email/Text: wfmelectronicbankruptcy@verizonwireless.com	Feb 25 2022 23:29:00	Verizon, PO Box 28000, Lehigh Valley, PA 18002-8000
15034057	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 25 2022 23:30:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15065371	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 25 2022 23:30:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Trust, National Association, not in its
cr	*+	Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2022 at the address(es) listed

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Feb 25, 2022

Form ID: pdf900

Total Noticed: 71

below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 bnicholas@kmlawgroup.com
Coleen A. Jeffrey	on behalf of Debtor Roger David Patterson langlaw.lang@gmail.com cajeffreyesquire@gmail.com
Coleen A. Jeffrey	on behalf of Joint Debtor Tina Marie Patterson langlaw.lang@gmail.com cajeffreyesquire@gmail.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Richard Tracy	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2014-2 bankruptcy@friedmanvartolo.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott B. Lang	on behalf of Debtor Roger David Patterson langlaw.lang@gmail.com cajeffreyesquire@gmail.com
Scott B. Lang	on behalf of Joint Debtor Tina Marie Patterson langlaw.lang@gmail.com cajeffreyesquire@gmail.com

TOTAL: 8